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P A T E N T & T R A D E M A R K O F F I C E

Attorney's Docket No. 061047-0265648
Client Reference: RM-3

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 9894

CLAXTON ET AL.

Application No.: 09/492,459

Group No.: 3624

Filed: 01/27/2000

Examiner: Hani M. Kazimi

For: RELIANCE MANAGER FOR ELECTRONIC TRANSACTION SYSTEM

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant confirms with appreciation the receipt of the Notice of Allowability for the above-identified application.

Applicant respectfully submits that the subject matter of the allowed claims are patentable for their respective recitations of claimed combinations as a whole, without any particular criticality or distinguishing feature being attributable to any one or more of such features, and without any narrowing interpretation being imposed on any of such features. As such, Applicant respectfully submits that no one element or limitation in particular should be deemed to impart to or be required for patentability of the claims.

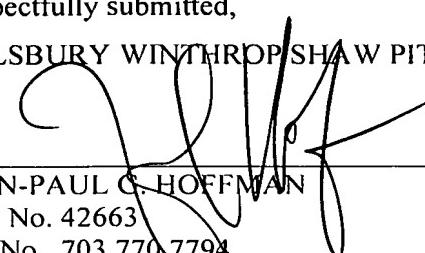
Furthermore, Applicant respectfully submits that the independent claims are all separately patentable from each other and are patentable for the subject matter specifically recited as a whole in each of those claims. Applicant also submits that the dependent claims are allowable for their dependence on the allowed independent claims and further for the additional subject matter recited in each of those dependent claims. Further, Applicant does not necessarily agree with the Examiner's characterization of U.S. Patent No. 5,903,882.

These comments are being filed concurrently with payment of the Issue Fee.

Please charge any fees, if any, associated with the submission of this paper to Deposit Account Number 033975 (Ref. No. 061047-0265648). The Commissioner for Patents is also authorized to credit any overpayments to the above-referenced Deposit Account.

Respectfully submitted,

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